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FROM: Janaki K. Davda
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Total pages, including cover letter: 21

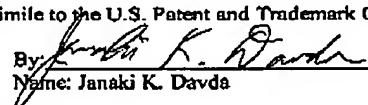
PTO FAX NUMBER 1-571-273-8300

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Description of Documents Transmitted: SECOND PRELIMINARY AMENDMENT

Applicant: C.S. Kumar et al.
Serial No.: 10/537,636
Filed: June 3, 2005
Group Art Unit: 2165
Docket No.: Q-02-02

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By: 
Name: Janaki K. Davda

FORM PTO-1083

PATENT
Q-02-02
0065.0001IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:
C.S. Kumar et al. }
Serial No.: 10/537,636 }
Filed: June 3, 2005 }
For: REAL-TIME INSURANCE POLICY
UNDERWRITING AND RISK
MANAGEMENT }
} Examiner: Not Yet Assigned
} Art Unit: 2165

24033
Customer Number

Sir:

Transmitted herewith in the above-identified application is an:

Preliminary Amendment 18 pages.
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TOTAL	92	MINUS	92	= 0	OR x 50 \$0
INDEP CLAIMS	18	MINUS	18	= 0	OR x 200 \$0
<u>FIRST PRESENTATION OF MULTIPLE DEP. CLAIM</u>				+ \$	+ 360 \$
				TOTAL \$0	TOTAL \$0

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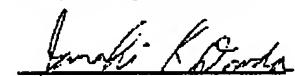
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Any filing fees under 37 CFR 1.16 for the presentation of extra claims.

Any patent application processing fees under 37 CFR 1.17, including all required extension of time fees.

Respectfully submitted,



Dated: February 1, 2008

Janaki K. Davda
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s):	C.S. Kumar et al.	Examiner	Not Yet Assigned
Serial No.	10/537,636	Group Art Unit	2165
Filed	June 3, 2005	Docket No.	Q-02-02
TITLE	REAL-TIME INSURANCE POLICY UNDERWRITING AND RISK MANAGEMENT		

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Janaki K. Davda

SECOND PRELIMINARY AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Examiner:

Amendments to the Claims are reflected in the listing of claims which begins on page 2.

Remarks/Arguments begin on page 18.